

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

DAVID T. PATTERSON
DEBORAH B. PATTERSON
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Repondents.

Case No.:12-21181

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 27, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/08/2012 and confirmed on 5/29/12 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		198,530.00
Less Refunds to Debtor	2,693.17	
TOTAL AMOUNT OF PLAN FUND		195,836.83

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,100.00	
Trustee Fee	7,070.63	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		10,170.63

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FEDERAL NATIONAL MORTGAGE ASSN Acct: 6024	0.00	162,999.20	0.00	162,999.20
	FEDERAL NATIONAL MORTGAGE ASSN Acct: 6024	2,613.19	2,613.19	0.00	2,613.19
					165,612.39
Priority					
	KENNETH STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	DAVID T. PATTERSON Acct:	0.00	0.00	0.00	0.00
	DAVID T. PATTERSON Acct:	2,693.17	2,693.17	0.00	0.00
	STEIDL & STEINBERG Acct:	3,100.00	3,100.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 0769	1,662.28	1,662.28	0.00	1,662.28
					1,662.28
Unsecured					
	DUQUESNE LIGHT COMPANY* Acct: 9001	299.91	81.67	0.00	81.67
	CAPITAL ONE(*) Acct: 5908	0.00	0.00	0.00	0.00
	OAK HARBOR CAPITAL IV LLC Acct: 9928	1,409.05	383.73	0.00	383.73
	CITIBANK NA(*) Acct: 4023	0.00	0.00	0.00	0.00
	DISCOVER BANK(*) Acct: 7547	3,642.59	991.99	0.00	991.99
	DISCOVER BANK(*) Acct: 4734	2,375.23	646.85	0.00	646.85
	FREEDOM DEBT RELIEF++ Acct: ?	0.00	0.00	0.00	0.00
	PORTFOLIO RECOVERY ASSOCIATES, L	7,682.41	2,092.15	0.00	2,092.15

12-21181

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0084				
	ECAST SETTLEMENT CORP	3,070.89	836.30	0.00	836.30
	Acct: 0966				
	PORTFOLIO RECOVERY ASSOCIATES, L	4,195.15	1,142.47	0.00	1,142.47
	Acct: 6029				
	PORTFOLIO RECOVERY ASSOCIATES, L	1,804.83	491.51	0.00	491.51
	Acct: 2946				
	GE CAPITAL/HOME DEPOT++	0.00	0.00	0.00	0.00
	Acct: 4702				
	CAVALRY PORTFOLIO SERVICES LLC(*)	1,290.19	351.36	0.00	351.36
	Acct: 8522				
	JEFFERSON CAPITAL SYSTEMS LLC*	3,296.32	897.69	0.00	897.69
	Acct: 3951				
	CAPITAL ONE NA**	0.00	0.00	0.00	0.00
	Acct: 2653				
	DEPARTMENT STORES NATIONAL BANK	9,292.09	2,530.51	0.00	2,530.51
	Acct: 0269				
	DEPARTMENT STORES NATIONAL BANK	4,938.19	1,344.82	0.00	1,344.82
	Acct: 6072				
	ONE MAIN FINANCIAL(*)	0.00	0.00	0.00	0.00
	Acct: 3449				
	PORTFOLIO RECOVERY ASSOCIATES, L	2,010.93	547.64	0.00	547.64
	Acct: 0880				
	PORTFOLIO RECOVERY ASSOCIATES, L	212.32	57.82	0.00	57.82
	Acct: 8384				
	QUANTUM3 GROUP LLC AGNT - MOMA F	9,436.10	2,569.73	0.00	2,569.73
	Acct: 8304				
	PORTFOLIO RECOVERY ASSOCIATES, L	5,020.72	1,367.29	0.00	1,367.29
	Acct: 9968				
	QUANTUM3 GROUP LLC AGNT - WFNNB	2,443.33	665.39	0.00	665.39
	Acct: 6491				
	INTERNAL REVENUE SERVICE*	197.27	53.72	0.00	53.72
	Acct: 0769				
	LVNV FUNDING LLC, ASSIGNEE	4,916.44	1,338.89	0.00	1,338.89
	Acct: 4255				
	EQUITABLE GAS CO (*)	0.00	0.00	0.00	0.00
	Acct:				
	MAIELLO BRUNGO & MAEILLO LLP	0.00	0.00	0.00	0.00
	Acct:				
					18,391.53

TOTAL PAID TO CREDITORS

185,666.20

TOTAL

CLAIMED 1,662.28

PRIORITY 2,613.19

SECURED 67,533.96

Date: 06/27/2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

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Certificate of Notice Page 4 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DAVID T. PATTERSON
DEBORAH B. PATTERSON
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:12-21181

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 5 of 7
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 David T. Patterson
 Deborah B. Patterson
 Debtors

Case No. 12-21181-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dsaw
 Form ID: pdf900

Page 1 of 3
 Total Noticed: 47

Date Rcvd: Jun 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2017.

db/jdb
 cr +David T. Patterson, Deborah B. Patterson, 461 Perryment Road, Pittsburgh, PA 15237-5692
 cr Capital One NA, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
 cr +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C., 51 East Bethpage Road, Plainview, NY 11803-4224
 13318417 Bank of America, Customer Service, PO Box 5170, Simi Valley, CA 93062-5170
 13366278 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 13318429 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Home Depot, PO Box 653000, Dallas, TX 75265-3000)
 13318419 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
 13418891 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13318421 +Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
 13327419 +Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 13327421 +Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 13533738 Federal National Mortgage Association, c/o Seterus, PO Box 4128, Beaverton, OH 97076-4128
 13318424 +Freedom Debt Relief, LLC, 1875 South Grant Street, Suite 400, San Mateo, CA 94402-2676
 13318430 HSBC Bank, PO Box 80084, Salinas, CA 93912-0084
 13318431 HSBC/Bestbuy, PO Box 15521, Wilmington, DE 19850-5521
 13318435 +Macy's, PO Box 8113, Mason, OH 45040-8113
 13318437 +One Main Financial, Attn: Bankruptcy Center, PO Box 140069, Irving, TX 75014-0069
 13318439 Sears, PO Box 6283, Sioux Falls, SD 57117-6283
 13318441 Target National Bank, PO Box 660170, Dallas, TX 75266-0170
 13318444 WFNNB/Sam Levine, Inc., P.O. Box 182782, Columbus, OH 43218-2782
 13318443 +Wells Fargo Financial Cards, PO Box 14487, Des Moines, IA 50306-3487
 13693193 eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: rmscedi@recoverycorp.com Jun 29 2017 00:50:56
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 13318418 +E-mail/Text: notices@burt-law.com Jun 29 2017 00:58:53 Burton Neil & Associates, 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5600
 13373284 +E-mail/Text: bankruptcy@cavps.com Jun 29 2017 00:58:29 Cavalry Portfolio Services, LLC, 500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2322
 13318422 E-mail/Text: mrdiscen@discover.com Jun 29 2017 00:57:07 Discover, PO Box 30943, Salt Lake City, UT 84130
 13324157 E-mail/Text: mrdiscen@discover.com Jun 29 2017 00:57:07 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 13379944 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Jun 29 2017 00:58:55 Duquesne Light Company, c/o Bernstein Law Firm, 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1908
 13449502 E-mail/PDF: gecscdi@recoverycorp.com Jun 29 2017 00:50:50 GE Capital Retail Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605
 13318425 E-mail/PDF: gecscdi@recoverycorp.com Jun 29 2017 00:51:19 GEMB/JCP, P.O. Box 965009, Orlando, FL 32896-5009
 13318426 +E-mail/PDF: gecscdi@recoverycorp.com Jun 29 2017 00:51:19 GEMB/Lowe's, P.O. Box 981064, El Paso, TX 79998-1064
 13318427 E-mail/PDF: gecscdi@recoverycorp.com Jun 29 2017 00:51:04 GEMB/Ritz Camera, PO Box 981127, El Paso, TX 79998-1127
 13318428 E-mail/PDF: gecscdi@recoverycorp.com Jun 29 2017 00:50:50 GEMB/Sam's Club, P.O. Box 981064, El Paso, TX 79998-1064
 13318432 E-mail/Text: cio.bncmail@irs.gov Jun 29 2017 00:57:19 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
 13356716 E-mail/Text: JCAP_BNC_Notices@jcap.com Jun 29 2017 00:58:23 Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617
 13318434 E-mail/Text: bnckohlsnotices@becket-lee.com Jun 29 2017 00:57:16 Kohls/Chase, PO Box 3043, Milwaukee, WI 53201-3043
 13416093 E-mail/PDF: resurgentbknnotifications@resurgent.com Jun 29 2017 00:50:57 LVNV Funding, LLC its successors and assigns as, assignee of CitiFinancial, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 13411319 +E-mail/Text: bknotice@ncmlc.com Jun 29 2017 00:58:16 National Capital Management, LLC, 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741
 13359563 +E-mail/Text: bncmail@w-legal.com Jun 29 2017 00:58:21 OAK HARBOR CAPITAL IV, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121 SEATTLE, WA 98121-3132
 13318438 +E-mail/PDF: cbp@onemainfinancial.com Jun 29 2017 00:51:18 One Main Financial, 3533 Mountain View Drive, PO Box 22066, West Mifflin, PA 15122-2447
 13370492 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 29 2017 01:15:43 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

District/off: 0315-2

User: dsaw
Form ID: pdf900

Page 2 of 3
Total Noticed: 47

Date Rcvd: Jun 28, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13325415 E-mail/Text: bnc-quantum@quantum3group.com Jun 29 2017 00:57:31
Quantum3 Group LLC as agent for, World Financial Network National Bank, PO Box 788,
Kirkland, WA 98083-0788
13506699 E-mail/Text: bnc-quantum@quantum3group.com Jun 29 2017 00:57:30
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13449503 E-mail/PDF: rmscedi@recoverycorp.com Jun 29 2017 00:51:25
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
13339896 +E-mail/Text: bncmail@w-legal.com Jun 29 2017 00:58:14 TARGET NATIONAL BANK,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13318442 E-mail/PDF: gecsedl@recoverycorp.com Jun 29 2017 00:51:04 Walmart/GEMB, P.O. Box 965023,
Orlando, FL 32896-5023

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
cr Duquesne Light Company
cr Seterus, Inc., as the authorized subservicer for F
cr* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13318420* Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
13318423* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discover, PO Box 30943, Salt Lake City, UT 84130)
13326749* Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany OH 43054-3025
13318433* +Internal Revenue Service**, PO Box 2116, Philadelphia, PA 19103-0116
13318436* +Macy's, PO Box 8113, Mason, OH 45040-8113
13318440* Sears, PO Box 6283, Sioux Falls, SD 57117-6283
cr ##+North Allegheny School District, c/o Maiello Brungo Maiello, One Churchill Park,
3301 McCrady Road, Pittsburgh, PA 15235-5137

TOTALS: 3, * 7, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Heather Stacey Riloff on behalf of Creditor Seterus, Inc., as the authorized subservicer for
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.
heather@mvrlaw.com, Michelle@mvrlaw.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
Jeniece D. Davis on behalf of Creditor Seterus, Inc., as the authorized subservicer for
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.
jeniece@mvrlaw.com, bonnie@mvrlaw.com
Jennifer L. Cerce on behalf of Creditor North Allegheny School District jlc@mbm-law.net
Kenneth Steidl on behalf of Joint Debtor Deborah B. Patterson
julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bes
tcase.com

District/off: 0315-2

User: dsaw
Form ID: pdf900

Page 3 of 3
Total Noticed: 47

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Kenneth Steidl on behalf of Debtor David T. Patterson julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bes
tcase.com

Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtd
rive.com

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 11